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FORM B1 United States Bankruptcy C Northern District of Illine									Voluntary	Petition
Name of De Peavy, Je		dual, enter Las	st, First, Middle)	ţ		Name of Join	t Debtor (Spou	ıse) (Last, First	t, Middle):	
All Other N	Names used by tried, maiden, and		the last 8 years				mes used by the d, maiden, and tra		in the last 8 years	
Last four di one, state all)	~	c. No./Comple	ete EIN or other	Tax I.D. No), (if more than	Last four digit one, state all):	ts of Soc. Sec.	No./Complete	EIN or other Tax I.I.). No. (if more than
	Blackstone		City, State & Zi	p Code):		Street Address	s of Joint Debt	tor (No. & Stre	eet, City, State & Zip	Code):
_				6	PCODE O - 35					ZIPCODE
County of R	tesidence or of	the Principal I	Place of Busines	is:	-	County of Res	sidence or of th	ne Principal Pla	ace of Business:	
Mailing Add	dress of Debtor	r (if different f	from street addre	ess)		Mailing Addre	ess of Joint De	btor (if differen	ent from street address	s):
				ZI	PCODE	-				ZIPCODE
Location of	Principal Asse	ts of Business	Debtor (if differ	rent from st	reet address ab	юve):				<u>i</u>
										ZIPCODE
	btor (Form of C Check one box.			ure of Busin					Code Under Which (Check one box)	<u>; </u>
Individua Corporati Partnersh Other (If above ent	al (includes Join ion (includes Ll nip debtor is not or tities, check this	nt Debtors) LC and LLP) ne of the is box and	☐ Health Care	e Business et Real Estat C. § 101(51E	te as defined	Chapter 7				
below.)	he information	requested	Commodity Clearing Ba	y Broker				re of Debts (C	Check one box)	
State type	e of entity:		Nonprofit C under 15 U.	Organization		Consumer/	Non-Business	Busines	SS	
Filing Fee	g Fee attached e to be paid in i		Theck one box) Applicable to index 's consideration of				x: small business		Debtors: ned in 11 U.S.C. § 10 defined in 11 U.S.C.	
_			ents. Rule 1006(1	, ,		Check if:			• • • • • • • • • • • • • • • • • • • •	
Filing Fee			ele to chapter 7 in 's consideration.				gregate noncon e less than \$2 n		ated debts owed to no	m-insiders or
Statistical/A	Administrative	Information	i					THIS	S SPACE IS FOR COURT	USE ONLY
Debtor es	stimates that, at	ıfter any exemp	vailable for distrit pt property is exc unsecured credito	cluded and a		ors. expenses paid, th	here will be	1		
	lumber of Credi]		
	50~ 100~ 99 199	200- 999			,001- 25,001 ,000 50,000		Over 100,000			
<u> Z</u>										
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million		to \$50,000,001 to \$100 million	More than \$100 million			
Estimated De				لبسا				-		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to	\$1,000,001 to \$10 million	o \$10,000,001 to \$50 million	to \$50,900,001 to \$100 million	More than \$100 million			
		Z								

Case 07-02198 Doc 1 Filed 02/08/07	Entered 02/08/07 14:01:46 Desc Main				
(Official Form 1) (10/05) Document	Page 2 of 30 FORM B1, Page				
Voluntary Petition	Name of Debtor(s):				
(This page must be completed and filed in every case)	Peavy, Jocelyn				
Sign	atures				
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative				
I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by § 342(b) of the Bankruptcy Code. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Dobtor X Signature of Joint Debtor Glephone Namber (If not represented by attorney) Pater Peter Peter	petition is true and correct, that I am the foreign representative of a debte in a foreign main proceeding, and that I am authorized to file this petition A certified copy of the order granting recognition is attached. (Check one box only) I request relief in accordance with chapter 15 of title 11, Unite States Code. Certified copies of the documents required by § 1515 of title 11 are attached. Pursuant to § 1511 of title 11, United States Code, I request relief in accordance with the chapter of title 11 are relief in accordance with the chapter of title 11 are relief in accordance with the chapter of title 11 are relief in accordance with the chapter of title 11 are relief in accordance with the chapter of title 11 are relief in accordance with the chapter of title 11 are relief in accordance.				
Date .					
Signature of Attorney	Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition				
Signature of Attorney for Debtor(s) Emmett S. Mar Shall Printed Name of Attorney for Debtor(s) The Law Office Of Emmett Marshall Firm Name 10 W 35th St. Suite 93C-1 Address Chlcago, IL 60616	preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110 setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.				
(242) 507 4400	Trained wante and thee, is any, or bankinghey remon repairs				
(312) 567-1169 Telephone Number Date	Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)				
Charles Charles (Co. 1)	Address				
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11,	Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above. Date				
United States Code, specified in this petition.					
X Signature of Authorized Individual	Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:				
Printed Name of Authorized Individual					
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.				

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	additional chapt)			
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r Affiliate of this Debtor (If mor	e than one, attach additional sheet)			
Case Number:	Date Filed:			
Relationship;	Judge:			
Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by § 342(b) of the Bankruptcy Code.				
Signature of Attorney for Debtor(s)	Date			
Certification Concerning Debt Counseling by Individual/Joint Debtor(s) ✓ I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition ☐ I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Musi attach certification describing.)				
tor (Check the Applicable Boxe	es)			
y applicable box)				
of business, or principal assets in this days than in any other District.	District for 180 days immediately			
partner, or partnership pending in th	is District.			
ace of business or principal assets in out is a defendant in an action or proc and to the relief sought in this Distric	ceeding (in a federal or state court)			
as a Tenant of Residential Pro	perty			
licable boxes.				
tor's residence. (If box checked, con	nplete the following.)			
or that obtained judgment)				
dlord or lessor)				
circumstances under which the debt ion, after the judgment for possession	or would be permitted to cure the n was entered, and			
y rent that would become due during	the 30-day period after the filing			
	Page 3 of 30 Name of Debtor(s): Peavy, Jocelyn 8 Years (If more than one, attach a Case Number: r Affiliate of this Debtor (If more than one) Case Number: Relationship: Ex (To be completed in whose debts are properties of the petitioner may that I have informed the petitioner may that I have informed the petitioner of the petitio			

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Peavy, Jocelyn	Chapter 7
Debtor(s)	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities."

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS		ASSETS	I	LABILITIES	OTHER
A - Real Property	Yes	1	\$	155,000.00			
B - Personal Property	Yes	2	\$	1,900.00			
C - Property Claimed as Exempt	Yes	1					
D - Creditors Holding Secured Claims	Yes	1			\$	169,732.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1			\$	0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	3			\$	206,502.00	
G - Executory Contracts and Unexpired Leases	Yes	1					
H - Codebtors	Yes	1				~	
I - Current Income of Individual Debtor(s)	Yes	1	***			****	\$ 6,586.67
J - Current Expenditures of Individual Debtor(s)	Yes	1					\$ 4,202.99
	TOTAL	13	\$	156,900.00	\$	376,234.00	

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Peavy, Jocelyn	Chapter 7
Debtor(s)	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	0.00

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IN RE Peavy, Jocelyn	Case No.
Debtor(s)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	C N H	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
9000 S. Blackstone Chicago, Il	Fee Simple		155,000.00	169,732.00

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<u>L</u>	1			

TOTAL 155,000.00

(Report also on Summary of Schedules)

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RF. Peavy, Jocelyn			Case No.

SCHEDULE B - PERSONAL PROPERTY

Debtor(s)

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the three name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		cash		100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Savings	, manual L	200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Furnishings		1,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books		300.00
6.	Wearing apparel.		Apparel		300.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			-
	Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
	Interests in partnerships or joint ventures. Itemize.	X			1
	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			

	IN	RE	Peavy	Jocelyn
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Debtor(s)

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Case	No.

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

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r					5-96
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	C 1 M H	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			ı
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			:
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	x			
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	x			
29.	Machinery, fixtures, equipment, and supplies used in business.	X	:		
30.	Inventory.	X			
31.	Animals.	X		İ	
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х		Ī	
34.	Farm supplies, chemicals, and feed.	x	1		
35.	Other personal property of any kind not already listed. Itemize.	X	7		
					::
			TOTA	T.	1,900.00

0 continuation sheets attached SCHEDULE B - PERSONAL PROPERTY

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

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IN RE Peavy, Jocelyn		Case No.
	Debtor(s)	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$125,000.
☐ 11 U.S.C. § 522(b)(2) ☑ 11 U.S.C. § 522(b)(3)	

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims secured by propertic of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

		•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONT 1 NG ENT	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL UNSECURED PORTION, IF ANY
Account No. 41223-1-06-204489-9			April 1999			1	*
Bank One P.O. Box 57043 Irving, CA 92619							155,000.00
			Value \$ 155,000.00	-			
Account No.	-		May 11, 2005	+		 	-
H.F.C. P.O. Box 17574 Baltimore, MD 21297-1574				1			14,732.00
			Value \$ 155,000.00				14,732.00
Account No.							
			Value \$				
Account No.							-
			Value \$				*
		l			ubto	+-1	
0 continuation sheets attached			(Total				169,732.00
			(Use only on last page of the completed Schedule I			1	169,732.00
			(Repo	ort tota	ıl als	o on	Summary of Schedules)

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IN RE Peavy, Jocelyn	Case No.
Debtor(s)	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last the digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the eatity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form,

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but be the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. \$507(a)(6). Deposits by individuals Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

O continuation sheets attached

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(Report total also on Summary of Schedules)

Case No.

Į.	Debtor(s)	1

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without pricity against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total is on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above)	C O D E B T O R	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E	AMOUNT OF CLAIM
Account No. 182000004487563			September, 2006	 	<u> </u>	_	1
Chase-Circuit City PO BOX 15752 Wilmington, DE 19885						W-CALLED TO THE TOTAL THE TOTAL TO AL TO THE	ž.
Account No. 6035320017935642	+		august, 2006				959.00
Home Depot PO BOX 6003 Haggerstown, MD 21747							
Account No. 41223106204489	+		October, 2006				7,077.00
Household Finance PO BOX 1547 Chesapeake, VA 23327				11100			14,539.00
Account No. 4425282	 		July 2001				14,555.00
II Col Service Inc 3101 W. 95th St. Fl, 2 Evergreen Park, IL 60805							*
Account No. 61466	+		September, 2006				81.00
Keynote Consulting 1501 W. Dundee, Suite 104 Buffalo Grove, IL 60089							
				با	l ubto	tel	235.00
2 continuation sheets attached			(Total o				16,891.00
			(Use only on last page of the completed Schedule F) T	OTA	XL	r.

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IN RE Peavy, Jocelyn

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IN RE Peavy, Jocelyn

Debtor(s)

Case No.

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	,							
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions)	C O D E B T O R	H W J C		CONTINGENT	UNLI QUIDATED	D I S P U T E D	AM	MOUNT OF CLAIM
Account No. 4500-037-328-320			October, 2006			X	1	
Peoples Energy 130 E. Randolph Chicago, IL 60601								1,500.00
Account No.	+		January 2005			 		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Pilot Financial Services P.O. Box 628 Blair, NE 68006				The second secon				4,500.00
Account No. 147689		ļ .	October, 2006	 			(70.0°	4,000.00
Popular Mtg. Svcg Inc 400 Lippincott Dr. Marlton, NJ 08053								452 644 00
Account No. 44794803012336913	-		June, 2001	 				152,641.00
Providlan POB 9007 Pleasanton, CA 94566				*****			**************************************	7,076.00
Account No. 5049941084008462								1,0.0.00
Sears P. O. Box 183081 Columbus, OH 43218-3081								
Account No. 4479-4850-0003-8544			October, 2006					3,035.00
WASHMTL/PROV PO Box 182128 Columbus, OH 43218			October, 2000				1 Jan 19 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7,053.00
Account No. 5856370689583020			October, 2005		\dashv			7,053.00
WFN-Harlem Furniture PO Box 2974 Shawnee Mission, KS 66201								
								11,000.00
Sheet no1 of2 sheets attached to Creditors Holding Unsecured Nonpriority Claims	Sched	lule		f thi:		ge)		186,805.00
			(Complete only on last sheet of Schedule F) 1	JI	1L		

(Report total also on Summary of Schedules)

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Case No.

IN RE Peavy, Jocelyn

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Debtor(s)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions)	C O D E B T O R	C M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T 1 N G & N T	UN LIQUIDATED	D I S P U T E	AMOUNT OF CLAIM
Account No. 5856371008061243			October, 2006] "			
WFNNB/Value City PO Box 182273 Colombus, OH 43218	-						2,806.00
Account No.	-						
Account No.							
				1			
Account No.							- -
Account No.							
Account No.			,				
							e de la companya de l
Account No.							
							्र %. ४.
Sheet no. 2 of 2 sheets attached to S Creditors Holding Unsecured Nonpriority Claims	ched	ule (of (Total of	St this	ubto s pag	tal . ge)	2,806.00

(Complete only on last sheet of Schedule F) TOTAL (Report total also on Summary of Schedules)

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		Document	Page 15 of 30	*

Case No. Debtor(s)

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of delays's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

☑ Check this box if debtor has no executory contracts or unexpired leases.

IN RE Peavy, Jocelyn

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DECOR'S INTEREST STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY STATE CONTRACT NUMBER OF ANY GOVERNMENT SOFTRACT.

	· · · · · · · · · · · · · · · · · · ·
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	2. 2. 3. 3. 3. 3.
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IN RE Peavy, Jocelyn	_ Case No.	

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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IN	\mathbf{RE}	Peavy.	Jocelyn

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Debtor(s)

Case No.

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition

\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$	DEBTOR 4,416.67 \$ 4,416.67 \$ 0.00 \$ 4,416.67 \$	0.00 0.00
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\$	6,586.67 \$	0.00
_	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

SCHEDULE) - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

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IN RE Peavy, Jocelyn		× ××××××××××××××××××××××××××××××××××××	Case No.	
		Debtor(s)		
SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)				

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTO	R(5)
Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bior annually to show monthly rate.	weekly, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$ 1,208.00
a. Are real estate taxes included? Yes No	
b. Is property insurance included? Yes No	
2. Utilities:	
a. Electricity and heating fuel	\$ 360.00
b. Water and sewer	\$
c. Telephone	\$
d. Other	\$
NEXES (III) (AND ASSESSMENT AND ASSESSMENT AND ASSESSMENT ASSESSME	§:
3. Home maintenance (repairs and upkeep)	<u> </u>
4. Food	\$250.00
5. Clothing	\$ 300.00
6. Laundry and dry cleaning	\$ 50.00
7. Medical and dental expenses	\$
8. Transportation (not including car payments)	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
10. Charitable contributions	\$ 50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	. 1
a. Homeowner's or renter's	107.00
b. Life	\$ 107.00
c. Health	<u> </u>
d. Auto	<u> </u>
e. Other	y
12. Taxes (not deducted from wages or included in home mortgage payments)	
	Š
(Specify)	
13. Installment payments (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ 886.00
b. Other Auto	· · · · · · · · · · · · · · · · · · ·
c. Other	
14. Alimony, maintenance, and support paid to others	\$
15. Payments for support of additional dependents not living at your home	\$
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ 621.99
17. Other	\$
	\$
	<u> </u>
	*
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ 4,202.99
V 1	*
to the second	

19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing of this document:

20. STATEMENT OF MONTHLY NET INCOME

- a. Total monthly income from Line 16 of Schedule I
- b. Total monthly expenses from Line 18 above
- c. Monthly net income (a. minus b.)

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2,383.68

(Print or type name of individual signing on behalf of debtor)

IN RE Peavy, Jocelyn	201 AT A	Debtor(s)	Case No.	-
ĐI	ECLARA	ITON CONCERN	ING DEBTOR'S SCHEDULES	
DECLAI	RATION U	NDER PENALTY O	F PERJURY BY INDIVIDUAL DEB	TOR TOR
I declare under penalty of perjury t	hat I have r	ead the foregoing sun	nmary and schedules, consisting of	sheets, and that
they are true and correct to the bes	st of my kno	owledge, information,		**************************************
Date: 2/7/07	Sign	nature: Colly Jocelyn Peaw	n Hanz	Debtor
Date:	Sign	nature:)	
			[If joint	(Joint Debtor, if any) case, both spouses must sign.]
			BANKRUPTCY PETITION PREPARER	
any fee from the debtor, as required by	y that section	1.		for filing for a debtor or accepting
Printed or Typed Name and Title, if any, of	Bankruptcy P	etition Preparer vidual, state the name, i		No. (Required by 11 U.S.C. § 110.)
Printed or Typed Name and Title, if any, of If the bankruptcy petition preparer is	Bankruptcy P	etition Preparer vidual, state the name, i	Social Security	No. (Required by 11 U.S.C. § 110.)
Printed or Typed Name and Title, if any, of If the bankruptcy petition preparer is responsible person, or partner who signature.	Bankruptcy P	etition Preparer vidual, state the name, i	Social Security	No. (Required by 11 U.S.C. § 110.)
Printed or Typed Name and Title, if any, of If the bankruptcy petition preparer is responsible person, or partner who signature of Bankruptcy Petition Preparer	Bankruptcy F not an indi- gns the docu	etition Preparer vidual, state the name, i ment.	Social Security little (if any), address, and social security	No. (Required by 11 U.S.C. § 110.) number of the officer, principal,
Printed or Typed Name and Title, if any, of If the bankruptcy petition preparer is responsible person, or partner who signature of Bankruptcy Petition Preparer Names and Social Security numbers of is not an individual:	Bankruptcy P not an indigns the docu	etition Preparer vidual, state the name, i ment. ividuals who prepared o	Social Security title (if any), address, and social security	No. (Required by 11 U.S.C. § 110.) number of the officer, principal, ss the bankruptcy petition preparer
Printed or Typed Name and Title, if any, of If the bankruptcy petition preparer is responsible person, or partner who signature of Bankruptcy Petition Preparer Names and Social Security numbers of is not an individual: If more than one person prepared this	Bankruptcy P not an indigns the docu all other ind document, a	etition Preparer vidual, state the name, iment. ividuals who prepared o ttach additional signed s with the provision of tit	Social Security title (if any), address, and social security Date The assisted in preparing this document, unless	No. (Required by 11 U.S.C. § 110.) number of the officer, principal, ss the bankruptcy petition preparer ial Form for each person.
Printed or Typed Name and Title, if any, of If the bankruptcy petition preparer is responsible person, or partner who signature of Bankruptcy Petition Preparer Names and Social Security numbers of is not an individual: If more than one person prepared this A bankruptcy petition preparer's failusimprisonment or both. 11 U.S.C. § 11	Bankruptcy P not an indigns the docu Call other ind document, a re to comply 0; 18 U.S.C.	etition Preparer vidual, state the name, iment. ividuals who prepared o ttach additional signed s with the provision of tit § 156.	Social Security title (if any), address, and social security Date The assisted in preparing this document, unless the conforming to the appropriate Office the conforming the con	No. (Required by 11 U.S.C. § 110.) number of the officer, principal, ss the bankruptcy petition preparer ial Form for each person. Procedure way result in fines or

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

sheets, and that they are true and correct to the best of my knowledge, information, and belief.

(corporation or partnership) named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and

Signature:

schedules, consisting of_

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.		
Peavy, Jocelyn	Chapter 7		
Peavy, Jocelyn Debtor(s)	T		
BUSINESS INCOME AND EXPENSE	S	4	
FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (Note: ONLY INCLUDE operation.)	information direct	ly related to	the business
PART A - GROSS BUSINESS INCOME FOR THE PREVIOUS 12 MONTHS:		,	
1. Gross Income For 12 Months Prior to Filing:	\$	*	
PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:		***	
2. Gross Monthly Income:		4	2,170.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:			
 Net Employee Payroll (Other Than Debtor) Payroll Taxes Unemployment Taxes Worker's Compensation Other Taxes Inventory Purchases (Including raw materials) Purchase of Feed/Fertilizer/Seed/Spray Rent (Other than debtor's principal residence) Utilities Office Expenses and Supplies Repairs and Maintenance Vehicle Expenses Travel and Entertainment Equipment Rental and Leases Legal/Accounting/Other Professional Fees Insurance Employee Benefits (e.g., pension, medical, etc.) Payments to be Made Directly by Debtor to Secured Creditors for Pre-Petition Business Debts (Specify): 	\$		
21. Other (Specify):	\$		
22. Total Monthly Expenses (Add items 3-21)		S	621.99
PART D - ESTIMATED AVERAGE NET MONTHLY INCOME			
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)			1,548.01

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stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

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United States Bankruptcy Court

1001	rtnern District of Hilmois
IN RE:	Case No.
Peavy, Jocelyn	Chapter 7
Debtor(s)	- 電
STATEME	ENT OF FINANCIAL AFFAIRS
is combined. If the case is filed under chapter 12 or chapter 13, is filed, unless the spouses are separated and a joint petition i	filing a joint petition may file a single statement on which the information for both spouses, a married debtor must furnish information for both spouses whether or not a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family requested on this statement concerning all such activities as well as the individual.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives, corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar great. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year accords. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Aparied debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouse are separated and a joint petition is not filed.)

AMOUNT SOURCE

53,000.00 Employment From employer Accentural

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit begeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses frether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within a days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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None	c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
4. Su	its and administrative proceedings, executions, garnishments and attachments
None	a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year inspecdiately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
BEN	IE AND ADDRESS OF PERSON FOR WHOSE DESCRIPTION AND VALUE FIT PROPERTY WAS SEIZED DATE OF SEIZURE OF PROPERTY Of Chicago
Payr	oll Check From Accentual being garnish by city of chicago 325.65
5. Re	possessions, foreclosures and returns
None	List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
6. As	signments and receiverships
None	a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the comme rement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a fint petition is filed, unless the spouses are separated and joint petition is not filed.)
None	b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year image tely preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
7. Gi	fts
None	List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both sizes whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
8. Lo	sses
None	List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of a case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both a ses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.
10. O	ther transfers
None 🗹	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the detact, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filite ander chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are seared and a joint petition is not filed.)
None	b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

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11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were characteristical accounts are transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

- -

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.



15. Prior address of debtor

None

If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the for occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address either spouse.

16. Spouses and Former Spouses

Noise

If the debtor resided in a community property state, commonwealth, or territory (including Alaska, Arizona, Californa, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardi is Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the settlements.

18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or more of the voting or equity securities within the debtor owned 5 percent or

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beging and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within a years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and begin and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the vears immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S. 101

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Jocelyn Peavy

Date:

Signature of Debtor

Signature of Joint Debtor (if any)

O continuation pages attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S. 152 and 3571.

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United States Bankruptcy Court Northern District of Illinois

IN RE:	Case No.
Peavy, Jocelyn	Chapter 7
Debtor(s)	
CHAPTER 7 INDIVIDUAL DEBTOR'S S	STATEMENT OF INTENTION
✓ I have filed a schedule of assets and liabilities which includes debts secured by ☐ I have filed a schedule of executory contracts and unexpired leases which inclu ☐ I intend to do the following with respect to the property of the estate which secured to the property of the estate which secured in the property of the estate which secured is the property of the estate which secured is the property of the estate which is the property	ides personal property subject to an unexpired size.
	Property is deemed reaffirmed
Description of Secured Property Creditor's Name	Property will claimed as property at to 11 purpuant to 11 be Surrendered exempt C. § 722 U.S.C. § 524(c)
None	
	it.
and and have	
Date Joseph Peady Debt	tor Je (if applicable)
Date Josefyn Peavy Debt	or rappicable)
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKI	RUPTCY PETITION PREPARER (See 11
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer compensation and have provided the debtor with a copy of this document and the results of the compensation and the results of the results of the compensation and the results of the	as defined in 11 U.S.C. § 110; (2) I prepare this document for notices and information required under 11 H S 88 110(b) 110(b)
and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11	U.S.C. § 110(h) setting a maximum fee for services chargeable by
bankruptcy petition preparers, I have given the debtor notice of the maximum amou	int before preparing any document for filing for tebtor or accepting
any fee from the debtor, as required by that section.	
STANDARD STA	() () () () () () () () () ()
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer If the bankruptcy petition preparer is not an individual, state the name, title (if	Social Security No. (Required 11 U.S.C. § 110.)
responsible person, or partner who signs the document.	any), address, and social security number description,
,	
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all other individuals who prepared or assiste	d in preparing this document, unless the bankry by petition preparer
is not an individual:	
If more than one person prepared this document, attach additional signed sheets of	onforming to the appropriate Official Form
in more than one person prepared this document, attach additional signed sheets of	morning to the appropriate Official Point to . 33 person.
A bankruptcy petition preparer's failure to comply with the provision of title 11 ar	id the Federal Rules of Bankruptcy Procedure Fresult in fines or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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United States Bankruptcy Court Northern District of Illinois

N RE:		Case No.	Š.
Peavy, Jocelyn		Chapter 7	
	Debtor(s)	•	
	VERIFICATION OF CREDIT	TOR MATRIX	
		Number of	ditors 15
The above-named Debtor(s)	hereby verifies that the list of creditors is	true and correct to the best of my (knowledge.
Date: 217107	Amun Fr	Colonia de la co	
	[Bebtor]		
	Joint Debtor		3

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Document

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Peavy, Jocelyn 9000 S. Blackstone Chicago, IL

Pilot Financial Services P.O. Box 628 Blair, NE 68006

The Law Office Of Emmett Marshall 10 W 35th St. Suite 93C-1 Chicago, IL 60616

Popular Mtg. Svcg Inc. 400 Lippincott Dr. Marlton, NJ 08053

Bank One P.O. Box 57043 Irving, CA 92619

Providian **POB 9007** Pleasanton, CA 94566

Chase-Circuit City PO BOX 15752 Wilmington, DE 19885 Sears P. O. Box 183081 Columbus, OH 43218-3081

H.F.C. P.O. Box 17574 Baltimore, MD 21297-1574 WASHMTL/PROV PO Box 182128 Columbus, OH 43218

Home Depot PO BOX 6003 Haggerstown, MD 21747 WFN-Harlem Furniture PO Box 2974 Shawnee Mission, KS 66201

Household Finance PO BOX 1547 Chesapeake, VA 23327 WFNNB/Value City PO Box 182273 Colombus, OH 43218

Il Col Service Inc 3101 W. 95th St. Fl, 2 Evergreen Park, IL 60805

Keynote Consulting 1501 W. Dundee, Suite 104 Buffalo Grove, IL 60089

Peoples Energy 130 E. Randolph Chicago, IL 60601

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing required by § 342(b) of the Bankruptcy Code.	the debtor's petition, hereby certify that I delivered to the	ne debtor this notice
Printed Name and title, if any, of Bankruptcy Petition Pre Address:	petition preparer is not the Social Security num principal, responsible p	an individual, state iber of the officer, erson, or partner of
X	the bankruptcy petition (Required by 11 U.S.C.	
Signature of Bankruptcy Petition Preparer of officer, princepartner whose Social Security number is provided above.	cipal, responsible person, or	
Cer I (We), the debtor(s), affirm that I (we) have received and	tificate of the Debtor read this notice.	
Peavy, Jocelyn Printed Name(s) of Debtor(s)	X Joseph Jay Signature of Debtor	2/7/07 Date
Case No. (if known)	X	·
	Signature of Joint Debtor (if any)	Date

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United States Bankruptcy Court Northern District of Illinois

	Northern District of Illinois	
IN	IN RE:	ise No.
Pe	Peavy, Jocelyn Ch	napter 7
	Debtor(s)	
	DISCLOSURE OF COMPENSATION OF ATTORNEY FO	OR DEBTOR
1.	 Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rer of or in connection with the bankruptcy case is as follows: 	
	For legal services, I have agreed to accept	s <u>1,800.00</u>
	Prior to the filing of this statement I have received	s
	Balance Due	\$1,100.00
2.	2. The source of the compensation paid to me was: Debtor Other (specify):	
3.	3. The source of compensation to be paid to me is: Debtor Dother (specify):	
4.		d associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not members or asset together with a list of the names of the people sharing in the compensation, is attached.	ociates of my law firm. A copy of the agreement,
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, inch	uding:
	 a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a p b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings to Representation of the debtor in adversary proceedings and other contested bankruptey matters; e. [Other provisions as needed] 	
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services:	

CERTIFICATION
ertify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy occeding.
2/7/Date Emmed J. Warshaw Signature of Attorney
The Law Office Of Emmett Marshall
Name of Law Firm